HEALTH, SAFETY AND WELFARE OF EMPLOYEES

Group Resilience Policy1

Objective

The purpose of the Group Resilience Policy is to set the framework by which Prudential plc can ensure a level of security and resilience commensurate with its regulatory and legal obligations, while meeting the demands of a competitive commercial organization.

Principles

Each Business Unit (BU) and Local Business Unit (LBU) is required to:

- Fully comply with all relevant local regulatory and statutory requirements.
- Fully comply with the requirements of the policy and accompanying standards relating to Physical and Travel Security, Health and Safety and Business Continuity.

PRU LIFE UK ACTIVITIES FOR EMPLOYEE HEALTH, SAFETY AND WELFARE

In 2021, the employees of Pru Life UK took part in the following Company sponsored activities and/or availed of the following Company sponsored benefits:

1. Health Care Benefit Package

Pru Life UK provides a healthcare benefit package for employees and their qualified dependents consisting of the following components:

- comprehensive inpatient and outpatient services and emergency care benefits
- annual check-up / annual physical exam
- dental benefit

Given the pandemic situation, PLUK also covered the following expenses of employees:

- RT PCR/Antigen testing for employees who were exposed to confirmed COVID-19 cases.
- COVID-19 hospitalization expenses of employees for any amount not covered by the company's HMO benefit.
- transportation and meal expenses for employees required to work onsite in areas under ECQ and MECQ.
- Employee Assistance Program (EAP) to provide professional counseling services for various mental health concerns.

PLUK also upgraded the medical insurance benefit to cover consultations with psychiatrists and psychologists for employees and their dependents.

In 2021, the healthcare benefit utilization was as follows:

Health Maintenance Organization ("HMO") Plan	
Number of Employees as of 31 December 2021	857
Number of Employees Qualified and Given HMO Plans	857

¹ group-resilience-policy-mar2022.pdf (prudentialplc.com)

Percentage of Employees under HMO Plans	100%
Number of Dependents under HMO Plans	917

Given the pandemic situation, the annual physical exam (APE) was made optional and employees were also given the option to select an accredited clinic closest to either their residence or place work. This arrangement was drawn up with safety of the employee and their dependents as the primary consideration. Collation of APE data is still ongoing.

Annual Physical Exam ("APE")	
Number of Employees as of 31 December 2021	
Number of Employees Who Availed of the APE	
Percentage of Employees Who Availed of the APE	

2. Health Activities

In addition to the healthcare benefit, Pru Life UK also has a company-wide program with the objective of making well-being resources, activities and information available and accessible for all employees. Some of the activities sponsored under this program are as follows:

Understand and Embrace Diversity	
February 2021	
Number of Employees as of 31 December 2021	857
Number of Participants	50
Number of Sessions	1

How to create a Respectful Workplace	
February 2021	
Number of Employees as of 31 December 2021	857
Number of Participants	45

Investment 101	
March 2021	
Number of Employees as of 31 December 2021	857
Number of Participants	75

Health Mind Toolkit: Boosting your Mental Health	
April 2021	
Number of Employees as of 31 December 2021	857
Number of Participants	60

Jumpstart to Financial Wellness May 2021	
Number of Employees as of 31 December 2021	857
Number of Participants	70
Number of Sessions	1

Health Mind Toolkit: Boosting your Mental Health April 2021	
Number of Employees as of 31 December 2021	857
Number of Participants	60
Recognize and Respond for Employees May 201	
Number of Employees as of 31 December 2021	857
Number of Participants	60
Making a Life While Making a Living: Work Life Synergy May 2021	
Number of Employees as of 31 December 2021	857
Number of Participants	55
Vaccination Drive July 2021	05-
Number of Employees as of 31 December 2021	857
Number of Participants	300
Talk on Effective Stress Management July 2021	
Number of Employees as of 31 December 2021	857
Number of Participants	45
Group Wellness Day Initiative – 4 Sessions July 2021	
Number of Employees as of 31 December 2021	857
Number of Participants	100
Forest and in the Della Life	
Ergonomics in our Daily Life July 2021	
Number of Employees as of 31 December 2021	857
Number of Participants	40
Yoga – 2 Sessions August 2021	
Number of Employees as of 31 December 2021	857
Number of Participants	35
Talk on Building Resilient Muscles August 2021	
Number of Employees as of 31 December 2021	857
Number of Participants	100
How to Be Blissful: Ways to Achieve Wellness in the Workplace November 2021	
Number of Employees as of 31 December 2021	857
Number of Participants	37

Be Concern, Be Adaptive, Be Watchful – Collab with BCAW	
September 20-24	
Number of Employees as of 31 December 2021	857
Number of Participants	70

Talk on Building Positive Relationship at Work	
September 2021	
Number of Employees as of 31 December 2021	57
Number of Participants	50

Sleep Your Way to A Better Body and Healthier Mind October 2021	
Number of Employees as of 31 December 2021	875
Number of Participants	100

Practice Mindfulness October 2021		
Number of Employees as of 31 December 2021	875	
Number of Participants	50	

Fatigue Management October 2021	
Number of Employees as of 31 December 2021	875
Number of Participants	45

Managing Your Energy and Being Present October 2021	
Number of Employees as of 31 December 2021	875
Number of Participants	30

Mindfulness Journey November 2021	
Number of Employees as of 31 December 2021	875
Number of Participants	60

- **3.** Employee engagement initiatives that encourage employee participation in the realization of Pru Life UK's goals
 - Organized a cross functional PruCulture Team to design and conduct workshops, communication campaigns and events to raise awareness and enhance understanding of our purpose & values.
 - Anchored our performance management, feedback/TellMe, recruitment, learning curriculum and Sparks & PruExcellence employee recognition programs on our values.
 - Enhanced our benefits by increasing our core group life insurance and ADD coverage from 24x to 36x MBS and included psychological and psychiatric treatment in our HMO.
 - Introduced work & life blend guidelines on overtime, meal breaks, meeting & training schedules, focus/no meeting Wednesdays, and early finish days.

Stand Up Program

To support and comply with the Department of Labor and Employment (DOLE) Department Order No. 184-201717 entitled "Safety and Health Measures for Workers who, by the Nature of their Work, Have to Spend Long Hours Sitting", Pru Life UK Human Resources Management ("PLUK HRM") initially sent out to all employees a memorandum for awareness and to establish baseline

department order information. PLUK HRM thereafter created the Stand-Up Program together with the Marketing and Information Technology Divisions to help address the risks of prolonged sitting. For Pru Life UK employees assigned to work with/through computers, an arrangement was made for a "pop-up" message, visible to the employee/individual users only, to appear in their computers reminding them to "Stand up". The pop-up reminder was complimented with infographics on the ill effects of prolonged sitting.